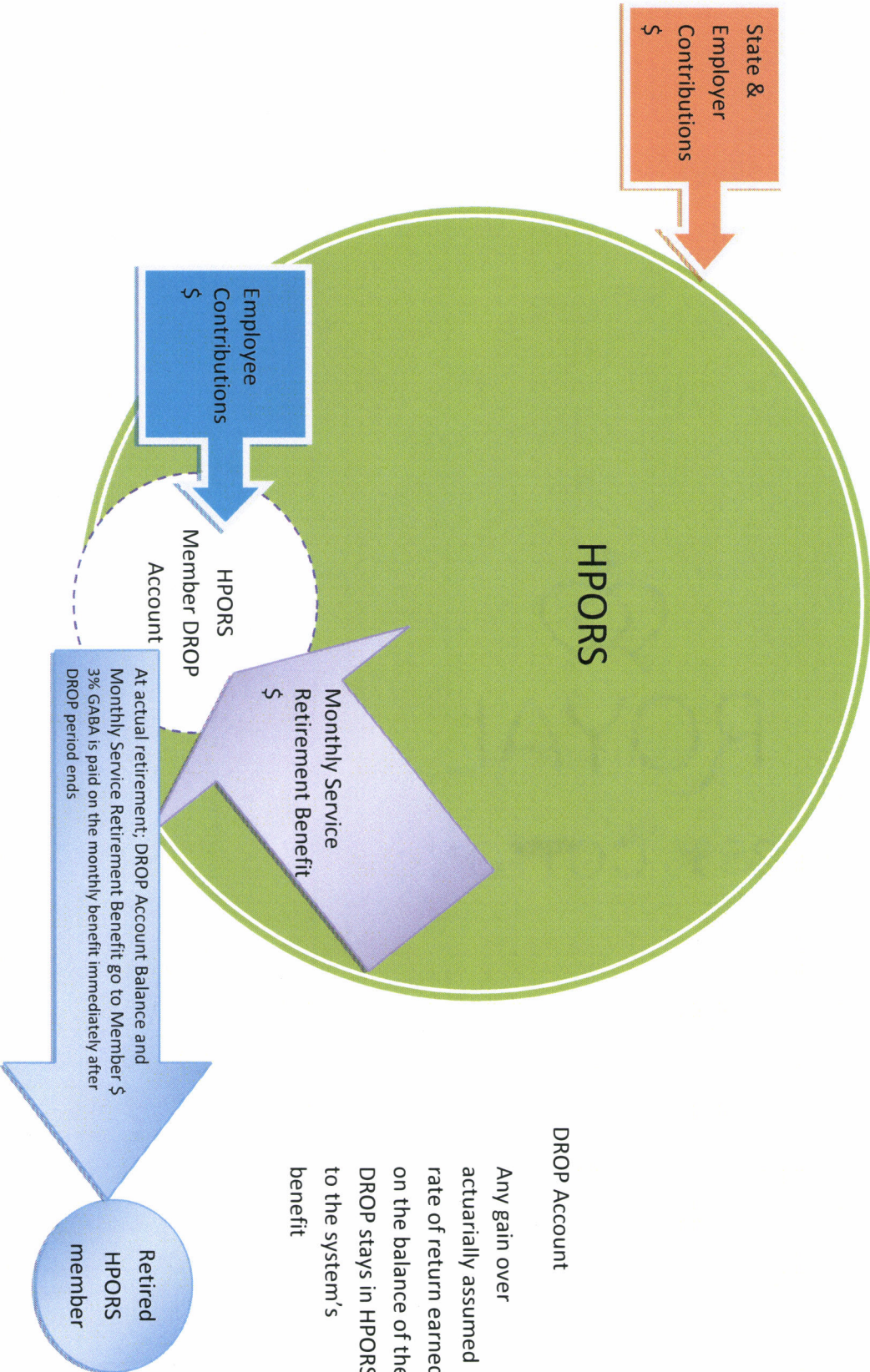


When a member retires and participates in DROP

1. At 20+ years of service, a member chooses to participate in the DROP for 5 years.
2. The member continues to work and is paid a wage.
3. The member stops earning service credit in HPORS.



When a member retires in HPORS *without* DROP

At 20+ years of service, the member stops working, retires, and is paid his or her monthly service retirement benefit.

